

RIDER TO BE ATTACHED TO YOUR CERTIFICATE

NOTICE OF CHANGE

Covered Classes: The "Covered Classes" are these Employees of the Contract Holder (and its Associated Companies): All Employees who are (1) classified by the Contract Holder as Police Officers, Firefighters, or Lab Directors, and (2) age 30 and over.

Effective Date of Change: The first day on or after January 1, 2005 on which you are insured (see the Certificate's section "When Does Your Coverage Begin"). The section of your Certificate entitled "What If You Are Absent From Work On The Date Your Coverage Would Normally Begin?" does not apply to this change.

Group Contract No.: G-44185-NY

Your Certificate coded 44185, LTD, Class 1,3, Ed. 1-2005,3 is changed as follows:

- (1) The **Material and substantial duties definition** provision of the **BENEFIT INFORMATION** section of the **Long Term Disability Coverage** is replaced by the following:

Material and substantial duties means duties that:

- are normally required for the performance of your regular occupation; and
- cannot be reasonably omitted or modified.

- (2) The **Material and substantial duties definition** section of the **Glossary** is replaced by the following:

Material and substantial duties means duties that:

- are normally required for the performance of your regular occupation; and
- cannot be reasonably omitted or modified.

All other provisions in your Certificate remain unchanged.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

